

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	:	09/992,348	Confirmation No. 7197
Applicant	:	Margaret Sue Ellis	
Filed	:	November 21, 2001	
TC/A.U.	:	3694	
Examiner	:	Liu, I. Jung	

Docket No. : 1366/US
Customer No. : 20686

For: : CREDIT RISK MANAGING LOAN POOLS

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO
FINAL OFFICE ACTION**

Sir:

In response to the final Office action dated February 11, 2009, please consider the following remarks and amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.